

Information to identify the case:

Debtor 1	John Stewart	Social Security number or ITIN	xxx-xx-8754
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Robin Stewart	Social Security number or ITIN	xxx-xx-3391
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-24576-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Stewart

Robin Stewart

1/6/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John Stewart
Robin Stewart
DebtorsCase No. 11-24576-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Jan 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2017.

db/jdb
13130552 +John Stewart, Robin Stewart, 5338 Fieldcrest Drive, Pittsburgh, PA 15236-1708
13323835 +ASHRO LIFESTYLE, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
13231729 +Baldwin-Whitehall School District, c/o Derek K. Koget, Esquire, Tucker Arensberg, PC,
1500 One PPG Place, Pittsburgh, PA 15222-5413
+Borough of Whitehall, c/o Goehring Rutter & Boehm, 437 Grant St 14th Floor,
Pittsburgh PA 15219-6101
13179851 +COUNTRY DOOR, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
13130555 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13231727 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
Pittsburgh PA 15219-6101
13230158 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219
13130557 +Fidelity Properties In, 220 E Main St, Alliance, OH 44601-2423
13130558 +GINNY'S, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
13130559 +MIDNIGHT VELVET, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
14046221 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
13130560 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
13130561 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
13130564 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
13130565 +Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
13130566 +Udren Law Offices, PC, Attn: Daniel S. Siedman, Esquire, Woodcrest Corporate Center,
111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 07 2017 01:21:15 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Jan 07 2017 00:58:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13163602 +EDI: OPHSUBSID.COM Jan 07 2017 00:58:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13130553 EDI: CAPITALONE.COM Jan 07 2017 00:58:00 Cap One, Po Box 85520, Richmond, VA 23285
13130554 +EDI: CBCSI.COM Jan 07 2017 00:58:00 Cbcs, Po Box 164089, Columbus, OH 43216-4089
13130556 +EDI: CONVERGENT.COM Jan 07 2017 00:58:00 Er Solutions, 800 Sw 39th St,
Renton, WA 98057-4975
13155704 +Fax: 407-737-5634 Jan 07 2017 01:43:27 Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,
West Palm Beach, FL 33409-6493
13130562 Fax: 407-737-5634 Jan 07 2017 01:43:27 Ocwen Loan Servicing, LLC, PO Box 24737,
West Palm Beach, FL 33416-4737
13196789 EDI: PRA.COM Jan 07 2017 00:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13159902 E-mail/Text: ebn@vativrecovery.com Jan 07 2017 01:20:58 Palisades Collections, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC,
PO Box 40728, Houston TX 77240-0728
13130563 +EDI: PRA.COM Jan 07 2017 00:58:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
13986555 EDI: RECOVERYCORP.COM Jan 07 2017 00:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13171638 EDI: NEXTEL.COM Jan 07 2017 00:58:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Borough of Whitehall
cr Duquesne Light Company
cr New Residential Mortgage Loan Trust 2014-3
cr Ocwen Loan Servicing, LLC
cr The Bank of New York Mellon, as Trustee for Amorti
cr* +Baldwin-Whitehall School District, c/o Derek K. Koget, Esquire, Tucker Arensberg, PC,
1500 One PPG Place, Pittsburgh, PA 15222-5413
cr* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
13137101 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 6, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: aala
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2017 at the address(es) listed below:

Anicia M. Ogonosky-Gau on behalf of Debtor John Stewart amogonosky@yahoo.com,
anicia0425@yahoo.com;edscourt@debtlaw.com;edscourt@gmail.com
Anicia M. Ogonosky-Gau on behalf of Joint Debtor Robin Stewart amogonosky@yahoo.com,
anicia0425@yahoo.com;edscourt@debtlaw.com;edscourt@gmail.com
Derek K. Koget on behalf of Creditor Baldwin-Whitehall School District dkoget@tuckerlaw.com,
cnoroski@grblaw.com
Edgardo D. Santillan on behalf of Joint Debtor Robin Stewart eds@debtlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com
Edgardo D. Santillan on behalf of Debtor John Stewart eds@debtlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgrouper@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Whitehall jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Baldwin-Whitehall School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Karina Velter on behalf of Creditor New Residential Mortgage Loan Trust 2014-3
amps@manleydeas.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sherri J. Braunstein on behalf of Creditor The Bank of New York Mellon, as Trustee for
Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC1
sbraunstein@udren.com, vbarber@udren.com
Sherri J. Braunstein on behalf of Creditor Ocwen Loan Servicing, LLC sbraunstein@udren.com,
vbarber@udren.com

TOTAL: 15